United States Bankruptcy Court One Bowling Green New York, NY 10004

Feb 8, 2009

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005 Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my firm **objections** to Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

I (we) understand that these are difficult times, and Delphi needs to take steps to become more competitive. However, putting an even greater burden on current retirees does not seem fair or warranted.

We retirees have already made significant sacrifices to help Delphi in this endeavor. Most of us retired at an earlier age than we had planned because we were **encouraged** to do so by the company to help Delphi become more competitive. We initially understood that we would keep our benefits for life, but we have already agreed to give up all benefits once we reach the age of 65.

These issues, in addition to the fact that many of us owned significant stock in the company when it declared bankruptcy, have left us much less prepared for and secure in our retirement than we had hoped and planned.

Taking our insurance benefits from us prior to our being able to file for Medicare will leave many of us in an extraordinarily difficult position, especially with almost no notice.

Thousands of us will be reaching the age of 65 every passing year, so the health care costs on our behalf will be a decreasing cost that will disappear in a few years. Having worked at Delphi for over 30 years, I know there are other opportunities for cost reduction that would cause much less pain and suffering than eliminating health insurance on retirees who devoted decades of their lives to Delphi Automotive.

Sincerely

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